

IN THE CLAIMS

1. (cancelled)
2. (currently amended) A method as recited in claim 4 wherein the first transmission medium is one selected from the group consisting of a network communications line, a fiberoptic line, an ISDN line and a telephone line.
3. (currently amended) A method as recited in claim 4 wherein the second transmission medium is one selected from the group consisting of a network communications line, a fiberoptic line, an ISDN line and a telephone line.
4. (currently amended) A method for a utility provider to process information relating to usage of a utility, said method comprising:
configuring a smart meter at a remote customer site to include customer address information and a customer card account number;
receiving a utility reading from a said smart meter first, the utility reading being a measure of the usage of the utility by a customer, wherein the utility reading is received by said utility provider from said remote customer site a first remote location across a first transmission medium;
receiving, by said utility provider, said address information associated with a location of the smart meter from said smart meter at said remote customer site across said first transmission medium;
receiving, by said utility provider, said customer card account number from said smart meter at said remote customer site across said first transmission medium, wherein said utility reading, said address information and said customer card account number are sent automatically by said smart meter;
determining, by said utility provider, an amount after receiving the utility reading, wherein the amount is determined using the received utility reading and the address information; and
automatically transmitting the amount and said customer card account number directly to a financial institution after determining the amount, the amount and said customer card account number being transmitted to the financial institution across a second transmission medium,

wherein the financial institution is arranged to automatically effect a payment of the amount by the customer.

5. (original) A method as recited in claim 4 further including receiving a unit code, the unit code being arranged to identify the units associated with the utility reading.

6. (currently amended) A method as recited in claim 4 wherein transmitting the amount to the financial institution across said a second transmission medium includes transmitting the amount across a global telecommunications network, the global telecommunications network being arranged to perform clearance and settlement transactions.

7. (previously presented) A method as recited in claim 6 further including generating a credit message using the amount, wherein transmitting the amount to the financial institution includes transmitting the credit message to the financial institution.

8. (previously presented) A method as recited in claim 6 further including generating a debit message using the amount, wherein transmitting the amount to the financial institution includes transmitting the debit message to the financial institution.

9. - 19. (cancelled)

20. (currently amended) A system for processing a utility usage transaction, the system comprising:

a utility meter located at a remote customer site, the utility meter being arranged to generate a measure of usage of a utility;

a configuration interface of said utility meter that accepts a customer card account number and a customer address;

a memory of said utility meter that stores said customer card account number and said customer address;

a utility provider's processing center arranged to receive automatically the measure of usage, the card account number and the customer address the utility from the utility meter metering mechanism and to calculate a price from the measure of usage and the address, the processing center further being arranged to automatically directly effect a credit transaction or a debit transaction associated with the price by sending a message to a clearing and settlement system, whereby said utility usage transaction is processed automatically; and

a communication device of said utility meter arranged to transmit automatically the measure of usage, the card account number and the customer address to the processing center over a telecommunications network.

21. -- 28. (cancelled)

29. (previously presented) A method as recited in claim 4 wherein the utility is electricity, water or gas.

30. (cancelled)

31. (cancelled)

32. (previously presented) A method as recited in claim 20 wherein the utility is electricity, water or gas.

Please add the following new claims:

33. (New) A method as recited in claim 33 wherein said customer card account number represents a credit card or a debit card.

34. (New) A method as recited in claim 4 for the comprising:
transmitting said utility reading, said address information and said customer card account number from said smart meter to said utility in an ISO standard message.

35. (New) A method as recited in claim 20 wherein said customer card account number represents a credit card or a debit card.

36. (New) A method as recited in claim 20 wherein said message is a standard ISO credit or debit message.